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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re patent application of:

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Serial No.:

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Examiner:

John W. HAYES

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For:

TOKENLESS BIOMETRIC ELECTRONIC FINANCIAL TRANSACTIONS

VIA A THIRD PARTY IDENTICATOR

MAIL STOP NON FEE AMENDMENT

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

AMENDMENT

Responsive to the Office Action dated December 2, 2003, please amend the

application as follows.

AMENDMENTS TO THE CLAIMS are reflected in the listing of claims which

begins on page 2 of this paper.

REMARKS/ARGUMENTS begin on page 7 of this paper.

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